51 the Cashier shall take the following oath or affirmation
52 before some Justice of the Peace, by whom it shall be
53 deposited in the office of the Clerk of the County Court
54 of Cumberland, namely : " I A. B. do solemnly swear
55 (or affirm as the case may be) to keep a just and true
56 record, without alteration or erasure, of the transactions
57 of the Board of Directors of the   in a
58 book to be kept by me for that purpose."   The said
59 corporation shall purchase and hold only such lands,
60 tenements, rents and hereditaments as shall be re-
61 quired for the transaction of its business, or shall have
62 been *bona fide* mortgaged to it by way of security, or
63 conveyed to it in satisfaction of debts previously con-
64 tracted in course of its dealings, or purchased at sale upon
65 judgments which shall have been obtained upon such
66 debts.   The said corporation shall neither directly nor
67 indirectly, trade in any thing except bills of exchange,
68 promissory notes, gold or silver bullion, or in the sale of
69 goods really and truly pledged for money lent and not
70 redeemed in due time, or in goods which shall be the
71 produce of its lands, mint certificates, and the public
72 debts of this State, and of the United States.   *Provided,*
73 the investments in such Stock shall not exceed one-half
74 of the capital Stock of the Bank.   Neither shall said
75 corporation take more than the rate of one-half per cen-
76 tum for thirty days, for or upon its bonds or discounts,
77 which interest may be taken in advance at the time of
78 discount.   The total amount of debts which said corpo-
79 ration shall at one time owe, shall not exceed twice the
80 amount of Stock actually paid in, over and above the
81 sum then actually deposited in the Bank for safe keep-
82 ing.   If a vacancy in the Directory shall occur, by
83 death, resignation, or otherwise, the remaining Directors
84 shall fill such vacancy until the succeeding annual
85 meeting of the Stockholders.   The Stock of said corpo-
86 tion shall be assignable and transferrable, according to